

GMAC Mortgage

February 8, 2011

Mr. Thomas K Lee
Program Disbursement Director
Making Home Affordable (MHA) - Compliance
8000 Jones Branch Drive, Mail Stop C31
McLean, VA. 22102

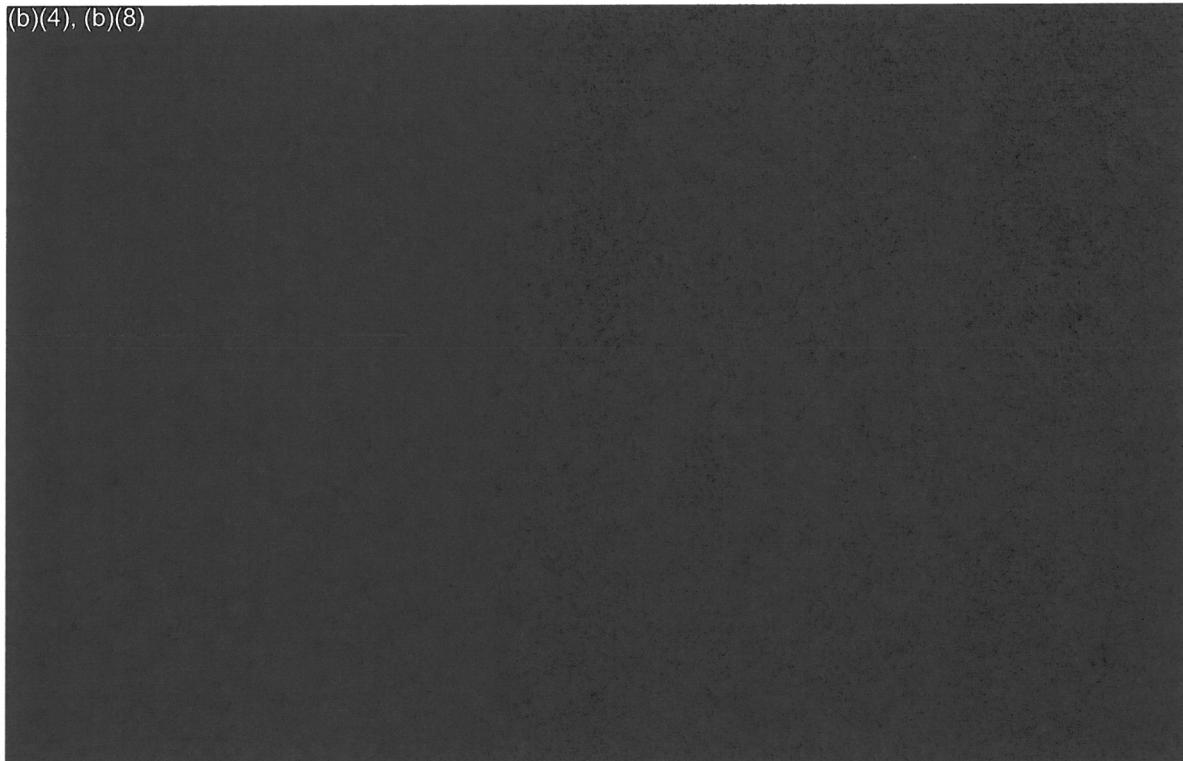
Re: Corrected: Special Incentive Review Loan Level Detail – GMAC Mortgage
On-site visit August 16 to 20, 2010

Dear Mr. Lee,

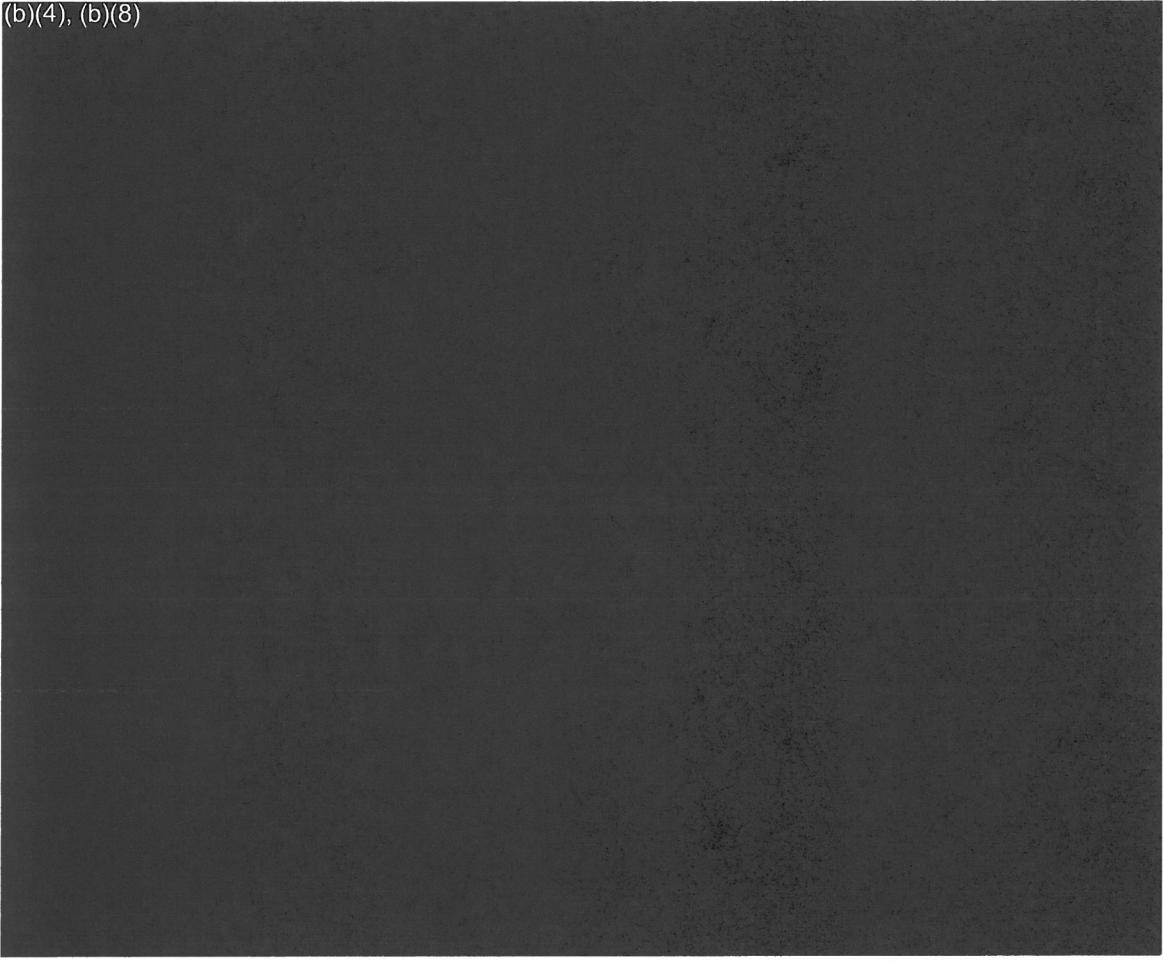
This letter is in response to your email received November 10, 2010 to Ms. Dana Dillard, outlining the observations of the Making Home Affordable Management Compliance Audit ("MHA") conducted during the on-site visit to GMAC Mortgage's (GMACM) office in Waterloo, IA., August 16 to 20, 2010.

We appreciate the opportunity to review MHA-C's observations, the following responses address the observations requiring Management responses, and detailed action plans where appropriate.

(b)(4), (b)(8)



(b)(4), (b)(8)



We appreciate the opportunity to respond to the items cited in the report and look forward to continuing to work with the MHA-C Compliance team in ensuring adherence to HAMP program requirements. In doing so, we are confident that GMACM will continue its successful administration of the HAMP program and remain a highly regarded HAMP participant by Treasury.

Please feel free to contact me at 319-236-5463 if you have any questions.

Sincerely,



Tracy J. Zobel
Vice President
GMAC Mortgage, LLC

Enclosures

CC: Dana Dillard, Senior Vice President
Frank Madden, Servicing Risk Management

GMAC Mortgage

September 20, 2010

Mr. Christian Heffron
MHA-C Director
Making Home Affordable- Compliance
8000 Jones Branch Drive, Mail Stop C31
McLean, VA. 22102

Re: MHA-C Audit Report for GMAC Mortgage, LLC
On-site visit February 15 to 19, 2010

Dear Mr. Heffron,

This letter is in response to Mr. Michael Drobac's letter dated July 23, 2010 to Ms. Dana Dillard, outlining the observations of the Making Home Affordable Management Compliance Audit ("MCA") conducted on-site in GMAC Mortgage's (GMACM) offices in Waterloo, IA., and Fort Washington, PA., February 15 to 19, 2010. We appreciate the extension of time granted for this response.

The following responses address the observations requiring Management responses and detailed action plans where appropriate.

(b)(4), (b)(8)



(b)(4), (b)(8)



We appreciate the opportunity to respond to the items cited in the report and look forward to continuing to work with the MHA-C Compliance team in ensuring adherence to HAMP program requirements. In doing so, we are confident that GMACM will continue its successful administration of the HAMP program and remain Treasury's #1 rated servicer.

We look forward to MHA-C's next onsite visit scheduled for October 4, 2010. In the meantime, please feel free to contact me at (215) 734- 4810 if you have any questions.

Sincerely,

Francis J. Madden
Director, Servicing Risk Management
GMAC Mortgage, LLC

GMAC Mortgage

September 15, 2011

Mr. Christian Heffron
MHA-C Director
Making Home Affordable- Compliance
8000 Jones Branch Drive, Mail Stop C31
McLean, VA. 22102

Re: MHA-C Exit Report for GMAC Mortgage, LLC
On-site review June 6-28, 2011

Dear Mr. Heffron,

This letter is in response to your letter dated August 16, 2011 to Ms. Dana Dillard, outlining the observations of the Making Home Affordable Management Compliance Audit ("MCA") conducted on-site in GMAC Mortgage's (GMACM) offices in Waterloo, IA., and Dallas, TX, June 6 – June 28, 2011.

(b)(4), (b)(8)



We appreciate the opportunity to respond to the items cited in the report and look forward to continuing to work with the MHA-C Compliance team in ensuring adherence to HAMP program requirements. In doing so, we are confident that GMACM will continue its successful administration of the HAMP program.

We look forward to MHA-C's next onsite planning visit scheduled for September 26, 2011 in Waterloo IA in preparation for the October 2011 onsite audit. In the meantime, please feel free to contact me at (215) 734- 4810 if you have any questions.

Sincerely,



Francis J. Madden
Vice President, Servicing Risk Management
GMAC Mortgage, LLC

GMAC Mortgage

January 21, 2010

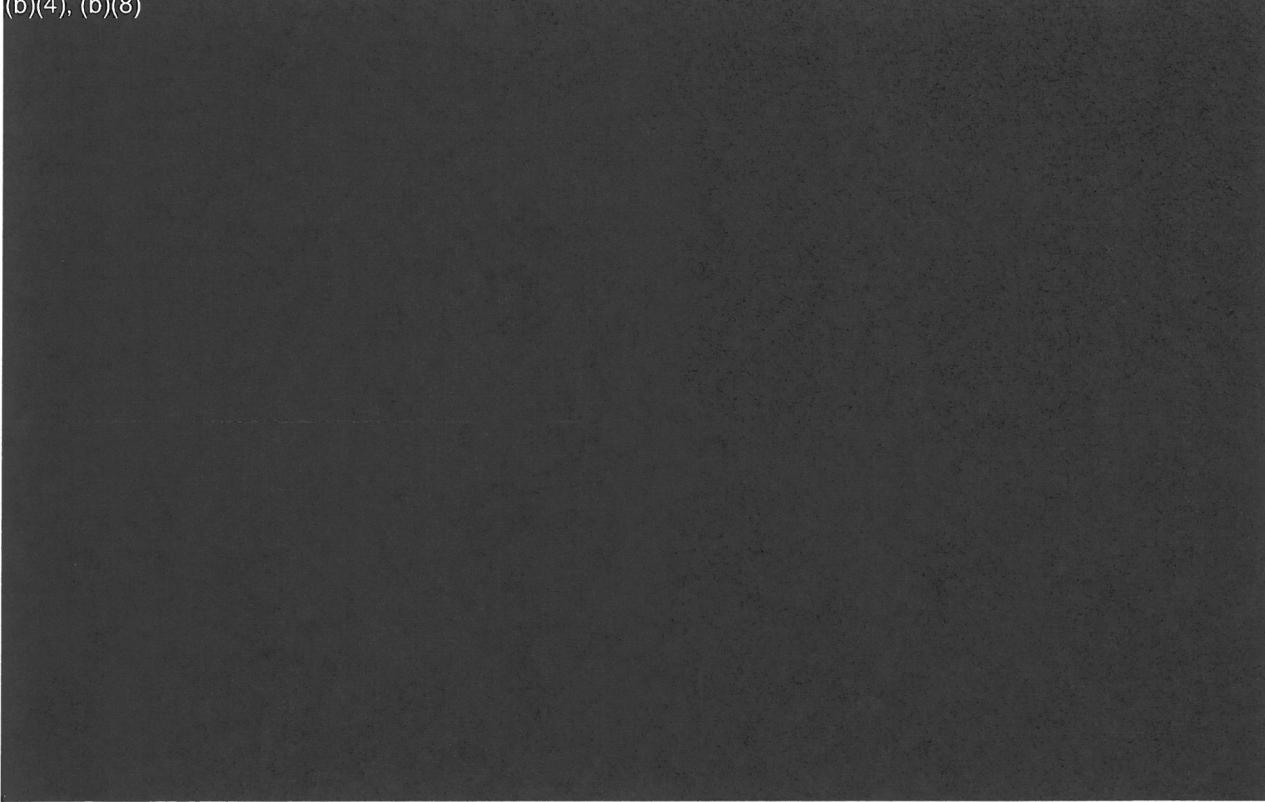
Ms. Beth Luth
MHA-C Compliance Manager
Making Home Affordable- Compliance
8000 Jones Branch Drive, Mail Stop C3B
McLean, VA. 22102

Ref: GMAC Mortgage, LLC and HAMP Servicer No. 900009186
Management Compliance Reviews – September 14- 22, 2009

Dear Ms. Luth,

Thank you for your letter of December 21, 2009 outlining the observations of the Making Home Affordable- Compliance (MHA) Units review conducted of GMAC Mortgage, LLC (GMAC) over the period September 14-22, 2009. The following addresses the four Compliance observations where management responses are required. In addition we have provided our updates to the two Operational observations that were contained in MHA's report for which no management response was required.

(b)(4), (b)(8)



(b)(4), (b)(8)

We look forward to continuing to work with the MHA Compliance team in ensuring adherence to HAMP program requirements. In doing so, we are confident that GMAC will continue its successful administration of the HAMP program.

We look forward to your next onsite visit scheduled for February 15, 2010. In the meantime, please feel free to contact me at (215) 734- 6471 if you have any questions.

Sincerely,



Joseph A. Pensabene
Executive Vice President and Chief Servicing Officer
GMAC Mortgage, LLC

GMAC Mortgage, LLC
1100 Virginia Drive
Fort Washington, PA 19034

GMAC Mortgage

July 28, 2011

Mr. Christian Heffron
MHA-C Director
Making Home Affordable- Compliance
8000 Jones Branch Drive, Mail Stop C31
McLean, VA. 22102

Re: MHA-C Audit Report for GMAC Mortgage, LLC
On-site visit October 4-8 and 18-19, 2010

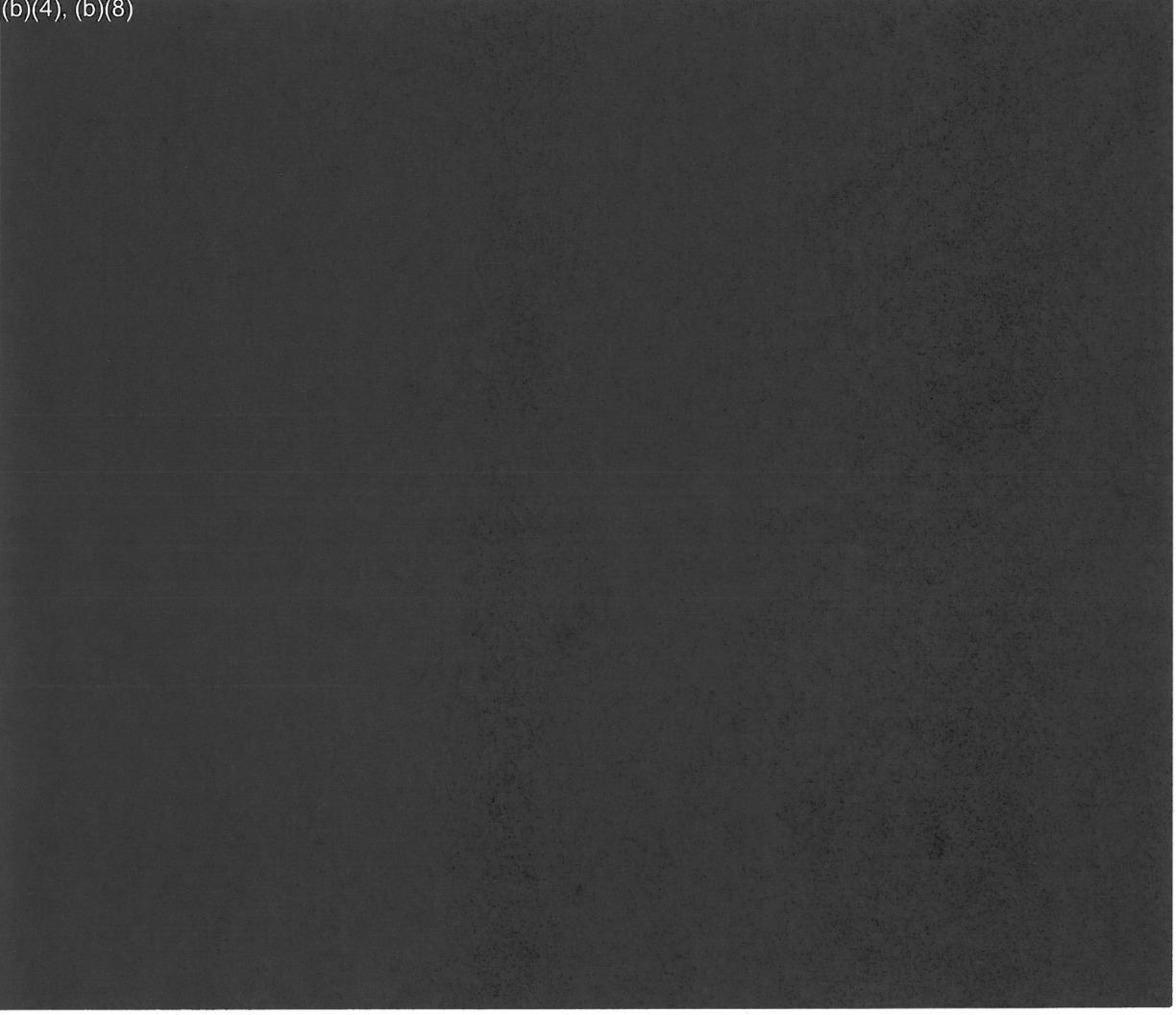
Dear Mr. Heffron,

This letter is in response to Mr. Michael Drobac's letter dated June 24, 2011 to Ms. Dana Dillard outlining the observations of the Making Home Affordable Management Compliance Audit conducted on-site at GMAC Mortgage's (GMACM) headquarters in Fort Washington, PA. and its primary HAMP servicing location in Waterloo, IA. on October 4-8, 2010. Additionally, it addresses the October 18-19, 2010 onsite review observations of GMACM's Home Affordable Foreclosure Alternatives program serviced in Dallas, TX.

(b)(4), (b)(8)



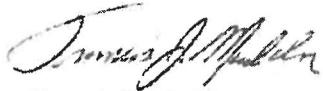
(b)(4), (b)(8)



We look forward to continuing to work with the MHA-C team in ensuring adherence to HAMP program requirements. In doing so, we are confident that GMACM will continue its successful administration of the HAMP program.

Please feel free to contact me at (215) 734- 4810 if you have any questions.

Sincerely,



Francis J. Madden
Vice President
GMAC Mortgage, LLC